

According to Moebs Services, overdraft fees brought in over \$31.5 billion dollars in revenue to financial institutions in 2012.

As a result of the Federal Reserve's opt-in requirement the number of overdrafts has fallen, but some institutions have responded to the drop by increasing the price of overdraft fees and continuing to intentionally manipulate the transactions' posting order in a way that maximizes the fees they can earn from this service.

My bill increases disclosure to consumers, limits the fees' price and frequency, and bans the manipulation of transactions.

Specifically, the Overdraft Protection Act will: require consumer consent before banks can permit overdraft fees to paper checks, automated charges and debit card swipe-terminal transactions; require that fees be "reasonable and proportional" to the amount of the overdraft; cap the number of fees that can be charged at one per month and six per year; prohibit banks from manipulating the sequence in which checks and other debits are posted if it causes more overdrafts and maximizes fees paid to banks; require that consumers be warned at ATMs if their withdrawals will trigger an overdraft; require the CFPB to study the practices of pre-paid cards and if necessary extend these provisions to those products.

The Overdraft Protection Act will ensure consumers are protected from misleading practices and I urge my colleagues to support this important legislation.

#### IN RECOGNITION OF DONALD HUSSEY

#### HON. WILLIAM R. KEATING

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, March 19, 2013*

Mr. KEATING. Mr. Speaker, I rise today to recognize Lieutenant Donald Hussey upon his retirement from the Rockland Fire Department.

Lieutenant Hussey has given four decades of dedicated service to the people of Rockland, and I know I speak for many when I say that his many accomplishments have been invaluable to the town. The Department recognized his skill early on when they appointed Lieutenant Hussey to the position of Permanent Firefighter just one year after he first entered the Rockland Fire Call Department. Lieutenant Hussey was again promoted to Permanent Lieutenant in October 1995, the same month in which he was bestowed with a Medal of Valor for saving an elderly person from a burning home. He officially retired from the Rockland Fire Department this past January, and I know that his service will be sorely missed in his community.

Mr. Speaker, I am proud to honor Lieutenant Donald Hussey upon his retirement from the Rockland Fire Department after forty years of invaluable service. I ask that my colleagues join me in congratulating him on this important occasion and in thanking him for all that he has done for the Town of Rockland.

#### HONORING JACOB VOGEL

#### HON. LUKE MESSER

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, March 19, 2013*

Mr. MESSER. Mr. Speaker, I rise today to honor the memory of a young constituent, Jacob Russell Vogel of Versailles, Indiana.

Jacob attended South Ripley High School and actively participated in the FFA and as a member of the St. Charles Catholic Church in Milan. He also attended the Southeastern Career Center for emergency services and served as a cadet with the Friendship Fire Department.

We mourn a life that ended too soon and pray for understanding and comfort for family members and those in our community who knew and loved Jacob. While in times of turmoil we struggle to understand the unexplainable, may we find peace and joy in our religious faith and the memories of time shared with those we love.

Jacob will be forever remembered as a friend of his community. I ask the citizens of the 6th Congressional District to join me in keeping his parents, Brian and Ann Sieverding Vogel, siblings, Matthew, Luke, and Jessica, and the entire extended Vogel family in our thoughts and prayers.

#### PERSONAL EXPLANATION

#### HON. ROSA L. DeLAURO

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, March 19, 2013*

Ms. DeLAURO. Mr. Speaker, I was unavoidably detained on Monday, March 18, 2013 so I missed rollcall votes. Had I been present, I would have voted as follows: On rollcall vote No. 76 regarding the Journal vote, "yes," on rollcall vote No. 77 regarding the "Authorizing the use of the Capitol Grounds for the National Peace Officers' Memorial Service" (H. Con. Res. 18), and on rollcall vote No. 78 regarding the "Authorizing the use of the Capitol Grounds for the Greater Washington Soap Box Derby" (H. Con. Res. 19), "yes."

#### RECOGNIZING MARCH AS NATIONAL FROZEN FOOD MONTH

#### HON. REID J. RIBBLE

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, March 19, 2013*

Mr. RIBBLE. Mr. Speaker, I rise today to recognize March as National Frozen Food Month and to honor one of my home state's own frozen food companies, Seneca Foods Corporation.

Founded in 1949, Seneca Foods is one of our nation's largest processors of fruits and vegetables. In fact, Seneca Foods produces more than 2 billion cans and bags of frozen fruit and vegetable products every year, which equates to over 5 billion servings.

I had the pleasure of visiting Seneca's Gillett, Wisconsin plant last August. There has been an active canning factory on this site since 1909 and Seneca took over the site in 2003.

Seneca Foods believes in providing the community with jobs and continually improving its facilities. At Gillett, this included a 2007 warehouse expansion that tripled the storage space.

There are 37 full-time employees at this facility. But in season, it grows to employ over 210 seasonal employees and has an annual payroll of \$4.3 million.

Much of what I know about Seneca Foods I learned from Executive Vice President and COO Paul Palmby, who serves on the Board of the American Frozen Food Institute and is the chairman of the Produce for Better Health Foundation, PBH, which promote increased consumption of fruits and vegetables for better health.

Both Seneca Foods and the American Frozen Food Institute were recognized recently as PBH Fruits & Veggies—More Matters® Role Models.

Working together, these entities regularly promote the nutritional benefits of fruit and vegetable consumption as part of an important effort to encourage healthy eating.

Mr. Speaker, in celebration of National Frozen Food Month, I wish to applaud Seneca Foods and the entire frozen food industry for their hard work and contributions to the health of our nation and its citizens.

#### HONORING FIVE PLANO EAST HIGH SCHOOL STUDENTS, THE AT&T HACKATHON COMPETITION WINNERS

#### HON. SAM JOHNSON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, March 19, 2013*

Mr. SAM JOHNSON of Texas. Mr. Speaker, I rise today to congratulate five remarkable students from Plano East High School on winning first place in the AT&T Hackathon Competition.

The AT&T Hackathon, held at the AT&T Foundry development center in Plano, is a competition to promote innovative technology, the entrepreneurial spirit, and growth in computer science education. The competition is open to all technical and non-technical computer developers and designers across the Dallas-Fort Worth area. Each team is given a little more than 24 hours to create a smartphone app, which helps solve a problem plaguing the community—in this case, the decreasing high school graduation rate.

Out of all the technology experts in the room, it was the Plano East high school team, comprised of Trent Davies, 17; Bilal Ayub, 16; Ahmed Khan, 16; Matthew Laux, 17; and Jimmy Khong, 17 that put their computer science skills to work and took home the prize. Competing against 150 plus people, the students won the contest with oculr, an app that takes camera phone-snapped pictures of math equations and searches the Internet for instructions on how to solve the problem. What a great idea. At the kickoff of the competition, the students developed the idea in less than five minutes, gave a 60 second lightning pitch to a crowd of 150 professional developers, and then created the product the very next day. To conclude the competition, the team of sixteen and seventeen year old students presented a three-minute demonstration of the app prototype to a panel of judges,